

ETS/SEPARATION BRIEFING

**PRESENTED BY THE
FORT IRWIN
TRANSITION OFFICE**



WELCOME

- Welcome Remarks
- Agenda
- Administrative Notes



5/27/17



TRANSITION BRIEFING AGENDA

BRIEFERS SUBJECT TIME

ASAP Suicide Prevention 0900-0920

Premier Logistical Center Assistance in Moving 0920-0930

Transition Office ETS Brief 0930-1015

BREAK 15 minute break 1015-1030

Reserve Comp. Counselor Reserve Opportunities 1030-1145



READY AND RESILIENT Transition

Michael L. Duncan

Suicide Prevention Program Manager
National Training Center & Fort Irwin





The National Training Center and Fort Irwin's Health Promotion, Risk Reduction and Suicide Prevention Program is committed to properly supported and equipped to re-integrate as civic members, taking leaders and role models care of Soldiers, Civilians, and Family members. Our people are the success strength of the Army. We are responsible for ensuring our Veterans are for our Soldiers and their Families by connecting them with opportunities for employment, education and healthcare post military service. Soldiers, Veterans, and their Families are strongly encouraged to utilize these resources to prepare them for success.

The Ready and Resilient Campaign is a collaborative and multi-disciplinary approach to maintaining readiness for the Total Army Family, tailoring prevention and response measures to promote physical and mental fitness, emotional

- Raise Awareness and Promote Self-Care
- Identify Those At-Risk in Your Family
- Assist Family Member Access to Quality Care
- Restrict Access to Lethal Means
- Services to Assist in Your Transition

➤ Raise Awareness: Facts* About Veteran Suicide

- 30,000 - 52,000 US deaths from suicide per year among the population overall (*Centers for Disease Control and Prevention*)

- Approximately:

- 20 percent are Veterans

National Violent Death Reporting System

- 18 deaths from suicide per day are Veterans

National Violent Death Reporting System

- 5 suicide related deaths per day among Veterans receiving care in Veterans Health Administration (VHA) *Veterans Affairs (VA)*

Serious Mental Illness Treatment, Research and Evaluation Center

- 950 suicide attempts per month among Veterans receiving care as reported by VHA suicide prevention coordinators (October 1, 2008 - December 31, 2010).

➤ Facts* About Veteran Suicide (continued)

- 11 percent (1051/10228) of those who attempted suicide in Fiscal Year (FY) 2009 (and did not die as a result of this attempt) made a repeat suicide attempt with an average of 9 months of follow-up
- 7 percent (724/10228) of suicide attempts resulted in death. Among those who survived their first suicide attempt and reattempted suicide within 9 months of their first FY 2009 event, approximately 6 percent (60/1051) died from suicide
- 33 percent of recent suicides have a history of previous attempts
VA National Suicide Prevention Coordinator reports
 - 19 percent (191/996) of those that died by suicide were last seen by primary care (April 2010- June, 2011)

*VA National Suicide Prevention Coordinator Reports

➤ Facts* About Veteran Suicide **(continued)**

- There is evidence of a 21 percent excess of suicides through 2007 among Operation Enduring Freedom / Operation Iraqi Freedom (OEF/OIF) Veterans when their mortality was compared to that of the US general population, with adjustment for age, sex, race, and calendar year (*VA *Office of Environmental Epidemiology*).
- There is preliminary evidence which suggests that there are decreased suicide rates in Veterans (men and women) aged 18-29 who use VA health care services relative to Veterans in the same age group who do not since 2006. This decrease in rates translates to approximately 250 lives per year (*National Violent Death Reporting System and VA *Serious Mental Illness Treatment Resource and Evaluation Center*).
- More than 60 percent of suicides among utilizers of VHA services are among patients with a known diagnosis of a mental health condition (*Serious Mental Illness Treatment Research and Education Center).

**READY AND
RESILIENT**

Transition

➤ Promote Self-Care: Skill Building



- **Physical.** Performing and excelling in physical activities that require aerobic fitness, endurance, strength, healthy body composition and flexibility derived through exercise, nutrition and training.

Physical Emotional Social Family Spiritual
- **Emotional.** Approaching life's challenges in a positive, optimistic way by demonstrating self-control, stamina and good character with your choices and actions.
- **Social.** Developing and maintaining trusted, valued relationships and friendships that are personally fulfilling and foster good communication including a comfortable exchange of ideas, views, and experiences.
- **Family.** Being part of a family unit that is safe, supportive and loving, and provides the resources needed for all members to live in a healthy and secure environment.
- **Spiritual.** One's purpose, core values, beliefs, identity, and life vision. These elements, which define the essence of a person, enable one to build inner strength, make meaning of experiences, behave ethically, persevere through challenges, and be resilient when face adversity. An individual's spirituality draws upon personal, philosophical, psychological, and/or religious teachings, and forms the basis of their character.

➤ **Identifying Those At-Risk In Your Family**

Risk Factors That May Make People More Susceptible to Psychological Distress

- **Alcohol or Other Substance Abuse:** Judgment is Impaired...
- **Serious Medical Problem:** Thinking is constricted...

➤ **Identifying Those At-Risk In Your Family
(continued)**

**Stressful Life Events That May
Increase the Risk for Suicide**

- **Failed/Toxic Relationships**
- **Financial Issues**
- **Current/Pending Legal Action**

➤ **Assist Family Member Access to
Quality Care**

- If you need help in assisting Family member access to quality care, call or text the Veterans Crisis Line:



1-800-273-8255 PRESS 1

**Someone is there 24/7, 365 days a year to help
you get quality care - wherever you are.**

- Whatever's got you or your Family member down—chronic pain, anxiety, depression, sleeplessness, anger, or even homelessness—a Veterans Crisis Line responder can provide support, day or night.



is a free and confidential coaching service to help callers discover new ways to talk with their Veteran about their concerns and about treatment options.

➤ Restrict Access to Lethal Means

- There is evidence that restricting access to lethal means is an effective way to prevent suicide.
- Restrict access to firearms among those identified to be at risk of harming themselves.

➤ Services to Assist in Your Transition



Army Career Alumni Program

The Army Career Alumni Program (ACAP) delivering a world-class transition program for America's Army that ensures all eligible transitioners have the knowledge, skills and self-confidence necessary to be competitive and successful in the global workforce. ACAP helps transitioners to make informed career decisions through benefits counseling and employment assistance. While the ACAP Center traditionally has been the principal service provider for these services, now transitioners have the option to use the ACAP On-Line website to receive services from any location with internet services 24/7.

MORE

Army Career & Alumni Program:
www.acap.army.mil

Soldier For Life

The Chief of Staff of the Army created the Soldier for Life Office to enable Army, government and community efforts to facilitate successful reintegration of our soldiers, Veterans, and their Families in order to keep them Army Strong and still their values, ethos, and leadership within communities. The Soldier for Life Office is chartered to develop a national engagement and integration strategy that informs and influences action within and between the Army, government and communities to enhance Soldier and Family reintegration. Soldier for Life gains synergy by leveraging Army, government, and community efforts designed to employ, educate, and care for Soldiers, Veterans, their families, and Families of the Fallen. The Soldier for Life Office conducts engagements to develop understanding and awareness of the employment, education, and healthcare programs that exist or are evolving to assist Soldiers, Veterans, and their Families as they reintegrate following their service to the Nation.

MORE

Soldier For Life:

<http://www.army.mil/soldierforlife>

Employer Support of the Guard and Reserve (ESGR)

ESGR, a Department of Defense agency, was established in 1972 to promote cooperation and understanding between Reserve Component Service members and their civilian employers and to assist in the resolution of conflicts arising from an employee's military commitment. ESGR is supported by a network of more than 4,800 volunteers in 54 committees located across all 50 states, the District of Columbia, Guam-CNMI, the U.S. Virgin Islands, and Puerto Rico. Volunteers, hailing from small business, and industry, government, education and prior military bring a vast wealth of experience to assist in serving employers, service members, and their Families. Together with Headquarters ESGR staff and a small cadre of support staff for each State Committee, volunteers work to promote and enhance employer support for military service in the Guard and Reserve.

MORE

ESGR: <http://www.esgr.mil/>

Military Spouse Employment Sponsorship (MSEP)

MSEP is part of DoD's broader Spouse Education and Career Opportunities (SECO) initiative, which seeks to strengthen the education and career opportunities of military spouses by providing career exploration opportunities to help them understand their skills, interests, and goals; education and training to help them identify academic, licensing, or credentialing requirements that can help them reach their career goals; employment readiness assistance to optimize their self-marketing skills; and employment connections that help them find and maintain a rewarding career. MSEP, a targeted recruitment and employment solution, creates employment connections that provide companies with direct access to military spouses seeking career opportunities and spouses with direct access to employers who are actively recruiting.

MORE

MSEP:

<https://msepjobs.militaryonesource.mil/>

Partnership for Youth Success

The Partnership for Youth Success (PaYS) Program is a strategic partnership between the U.S. Army and a cross section of corporations, companies, and public sector agencies. The program provides America's youth with an opportunity to serve their country while they prepare for their future. This unique program is part of the Army's effort to partner with America's business community and reconnect America with the Army. The intent of the PaYS Program is to provide an additional recruiting incentive to increase the Army's ability to man the force. Having a job with a leading employer using a skill learned in the Army makes the PaYS Program attractive to young people.

MORE

PaYS:

<https://www.armypays.com/INDEX.html>

Warrior Transition Command

The Warrior Transition Command serves as the lead proponent for the Army's Warrior Care and Transition Program, ensures that non-clinical processes and programs that support wounded, ill, and injured Soldiers are integrated and optimized throughout the Army, and supports the Army's commitment to the rehabilitation and successful transition of wounded, ill, and injured Soldiers back to active duty or to Veteran status.

MORE

Warrior Transition Command:
<http://www.wtc.army.mil/>

Employer Partnership of the Armed Forces

The Employer Partnership (EP) was created as a way to provide America's employers with a direct link to some of America's finest employees, Service members, and their Families. Through the partnership, Service members can leverage their military training and experience for career opportunities in today's civilian job market with national, regional, and local Employer Partners.

MORE

Employer Partnership of the Armed Forces:
<https://www.employerpartnership.org/>

READY AND RESILIENT Transition

Contact Information

Michael L. Duncan

Suicide Prevention Program Manager

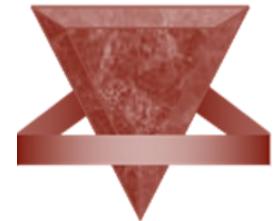
National Training Center & Fort Irwin

(760) 380-9446

Michael.l.duncan24.civ@mail.mil



PREMIER LOGISTICAL CENTER



SHIPPING & MOVING SME'S

Reservation
www.gopenske.com

MOVING BOXES PACKING MATERIALS

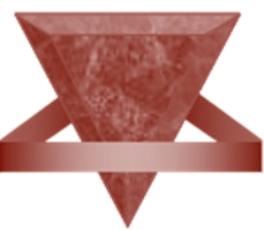
HOUSE CLEANING SERVICES



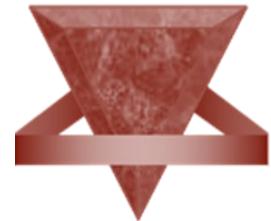
MON-FRI 0900-1800
SAT 1000-1400



BLDG 546 ON 2ND ST. OFF SOUTH
LOOP RD



PREMIER LOGISTICAL CENTER



**OFFICE PAPER /SUPPLIES
COPYING FAXING PACKING
PRINTING**

PRINTER TONERS

SECURE DOCUMENT SHREDDING

**MON-FRI 0900-1800 PH 760-386-3332
SAT-1000-1400 FAX 760-386-3336**

**BLDG 546 ON 2ND ST. OFF SOUTH
LOOP RD**

TRANSITION OFFICE

TRANSITION AND OUT-PROCESSING OFFICE

Out-processing/Separation Team

Ms. Teresa Ortega 380-3101
Ms. Loresa Moore 380-9528

LOCATION: Building 107, Langford Lake

HOURS OF OPERATION

Monday, Wednesday, Friday 0900-1600
Closed daily from 1200-1300 for Lunch

Tuesday and Thursday
Closed 0900-1300

TRANSITION TOPICS

- Separation Time-Line
- DD Form 214 (Certificate of Discharge or Release from Active Duty)
- Review Personnel File
- Transition Leave/PTDY
- Separation Physical
- Medical/Dental Records
- ACAP
- Education Center Benefit Briefing
- Questions
- Transportation
- Housing
- OUTPROCESSING

SEPARATION TIME-LINE

- Four months prior to your ETS Date, attend an ETS Briefing where you will complete and turn in a Request for Orders (RFO) Worksheet.**
- Separation orders will be published and posted on the DHR Share-Point folder available to your Bn/Sqdn S-1 office.**
- 30 Days prior to the START of your ETS leave (or earlier), your S-1 should submit your approved DA Fm 31 with control number to our office for your outprocessing scheduling. You will receive notification of your clearing dates via AKO email address and/or phone call.**

- **10 business days prior to the start date of your leave or ETS date if you aren't taking leave, report to the Transition Section, Bldg 107 to obtain clearing papers and begin the clearing process.**
- **1 or 2 days prior to your final out you will sign your final DD Fm 214. DO NOT CLEAR DEERS/ID CARDS on your clearing papers until you have signed.**
- **On the 10th business day of your clearing you should have completed the clearing process and will final out with our office to receive copies of your completed clearing papers and copy 1 and 4 of your finalized DD Form 214. You will sign out with your unit on your leave date or ETS date if no leave is taken.**

DD FORM 214 Certificate of Discharge or Release from Active Duty

- Record of Active Service
- Determines eligibility for entitlements and VA Benefits
- DD Form 214 is issued upon receipt of completed clearing papers on your final out date.
- DD Form 214 is required to be digitally signed.
 - **Ensure your CAC Card works** and that you know your pin. Pins can be reset during clearing process at: Bldg 107
- DD Form 214 **CAN'T** be notarized as a true copy.
- **NEVER GIVE OUT YOUR LAST COPY**

Review your PERSONNEL FILE

- Review your Personnel File at LEAST 120 Days from departure date. Review your personnel files in bldg 108 (**except 11th ACR Soldiers**).

11th ACR Soldiers review and update their files with the Sqdn S-1s - Appointments must be made

What you need to Verify: ERB/ ORB, Awards, Education, Deployment tours, and Update DD 93 and SGLI

Note: DD 93 and SGLI are Good For 120 day after Separation
Ensure the person or people you want the money to go to goes to them.

Transitional Leave

Transition Leave is Accrued Leave and is taken prior to the date of separation. The date in block 10b (end date) **MUST** be your ETS or UNQUAL date selected.

Your ETS balance is minus any unprocessed leave and leave you plan to take from today until your ETS date.

VERIFY WITH FINANCE - You must decide to take or sell your leave. Leave that is sold is taxed at **28% base** pay only.

Finance Number: 380-5582

You may work for a private firm or government while on leave. For questions about employment restrictions please contact legal assistance at 760-380-4923.

NOTE: Must clear the Installation before beginning Transition Leave.

Permissive TDY

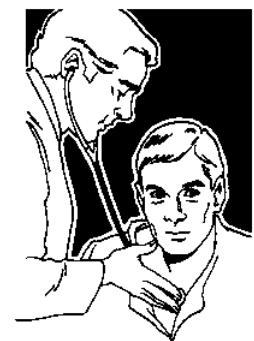
Permissive TDY is not an “ENTITLEMENT” and is “AUTHORIZED” by the Commander.

Permissive TDY is authorized only for certain INVOLUNTARY Enlisted Separations per AR 635-200 and INVOLUNTARY Officer Separations per AR 300-8-24

- RCP – Retention Control Point (Enlisted)
- 2X Non-Select for Promotion (Officers)
- Rehab Failure
- Weight Control
- Personality Disorder
- Condition not a Disability
- Parenthood
- Disability Discharge (MEB)
- Retirement (Chapter 12/and MEB Medical Retirement)

SEPARATION PHYSICAL

- Separation Physicals are not required but **HIGHLY Recommended**
 - Recommend no earlier than 4 Months and No Later than 1 Month prior to the start of PTDY, ETS Leave or Separation Date.
- **LAST RECORD** of Medical Problems that may be essential to make a claim for the VA Disability entitlements.
 - Local VA Representative 760-995-8010
- To make an Appointment call:
 - Mary Walker Clinic at 866-460-5305



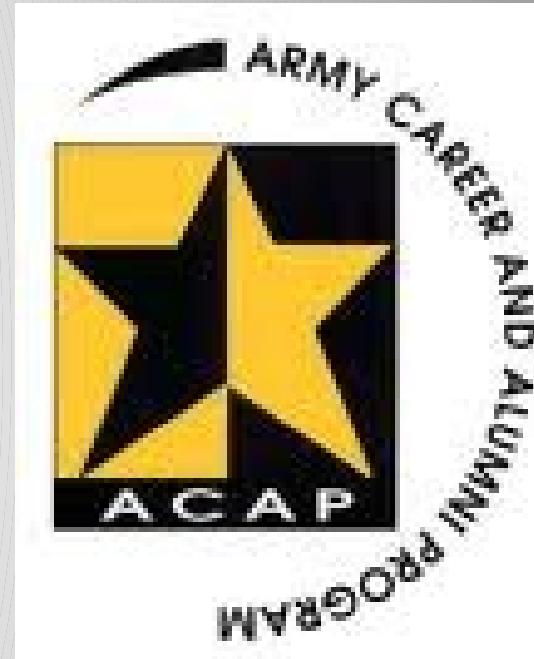
MEDICAL AND DENTAL RECORDS

- **Your Medical and Dental Records belong to the Government.**
- Request copies of your medical and dental records at least six months prior to your departure from the Installation.
- Do Not forget to request dependant records and if you received treatment from any other Military Hospital.



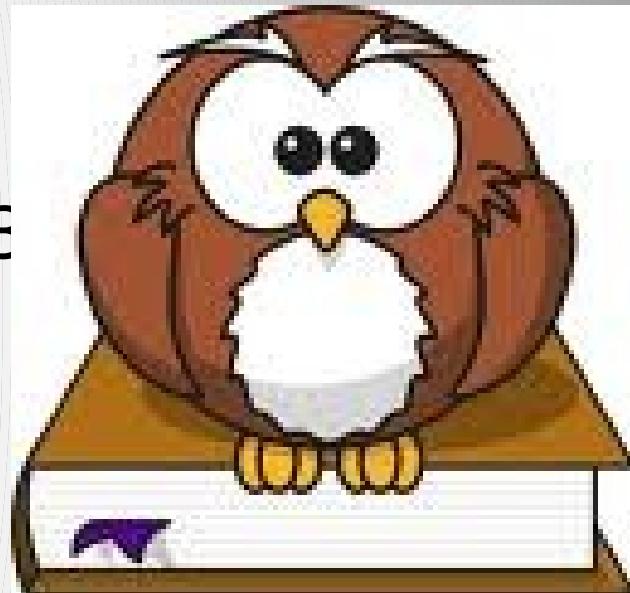
ACAP

- o You must see ACAP 12-18 months prior to your date of separation.
- o Location:
 - o Bldg 111, Langford Lake
- o Hours of Operation:
 - o Monday- Friday 0730-1630
- o Contact Numbers:
 - o (760) 380-5648
 - o (760) 380-4872
 - o (760) 380-5644



Education Office

- You must clear the Ed Ctr if you have any outstanding school loans or questions about your MGIB
- Location: Bldg 1020
- Hours Of Operation:
- Monday- Friday 0730-1530
- Contact Numbers:
 - (760) 380-4218
 - (760) 380-2347
 - (760) 380-2392



TRANSPORTATION OFFICE

- You must see the Transportation Office upon receiving your Orders.
- Location:
 - Bldg 105, Langford Lake
- Hours of Operation:
 - Monday -Friday 0700-1630
- Contact Numbers:
 - (760) 380-4252
 - (760) 380-5236



HOUSING

- o CONTACT THE HOUSING OFFICE IMMEDIATELY UPON RECEIPT OF ORDERS!!
 - o CJF Neighborhood: 260 St. Miheil, phone: 888-678-0076 for Bitter Springs, Cracker Jack Flats & Cactus Cove
 - o Villages of Sandy Basin, Sleepy Hollow, SUH, TCT, Coyote Springs, Mojave and Tiefort: 4553 Tippecanoe, phone: 888-419-6499
 - o Dove Gulch Neighborhood: 5148b Crackerjack Ln, phone: 888-347-1872 for Calico Estates, Desert Winds, Sage Brush & Granite Canyon



QUESTIONS SO FAR?



OUT-PROCESSING

FORT IRWIN OUT-PROCESSING

- **MUST BE IN ACUs AT ALL TIMES.**
- Report to the Transition Section, Bldg 107 on the date scheduled to pick up Installation and Unit Clearing Papers. Ops Grp, MEDDAC/DENTAC and 11th ACR has their own unit clearing papers.
MEDDAC/DENTAC and Ops Grp at S-1, 11th ACR at the Troop.
- Your S-1 will submit your approved DA Form 31 with control number to our office.

FORT IRWIN OUT-PROCESSING

- All Soldiers are authorized 10 business days to clear.
 - Business days are Monday-Friday and include training holidays, four day comp days and max leave.
- Comply with ALL scheduled appointments
 - Appointment for CIF
 - Appointment to digitally sign your DD Fm 214
 - Appointment to Final out and receive your DD Fm 214
- DO NOT CLEAR ID Cards/ DEERS until after you have digitally signed your DD Form 214 at the Transition Office.

FORT IRWIN OUT-PROCESSING

- Soldier Responsibilities:
- Soldiers will be given 2 copies of final installation clearing papers when all agencies have been cleared on their final out.
 - Notify Unit & Out-Processing sections **immediately** of any problem that may hinder your out-processing.
 - You cannot sign out on leave until all clearing has been completed.
 - Return to Transition to Final out on date.
 - If you cannot final out on your scheduled date contact the Transition Office **IMMEDIATELY to reschedule.**
 - Ensure your CAC Card works properly and you know your pin for appointment to Sign 214.
 - Bring your ACAP DD Form 2648, Updated SGLI, and DD Form 93 to final out appointment.

IDENTIFICATION CARDS

- Clear DEERS/ ID Cards **ONLY after** you have digitally Signed your DD Form 214.
- Location:
 - Bldg 106, Langford Lake
- Hours of Operation:
 - Monday, Tuesday, Wednesday, Friday 0800-1600
 - Closed 1200-1300 For Lunch
 - Thursdays Closed from 0800-1300
- Contact Numbers:
 - (760) 380-2348
 - (760) 380-6973
 - (760) 380-3100



Finance -

**Bldg. 110, Langford Lake
(760) 380-4523/3368**

All Soldiers separating from active duty must attend **2 Finance Briefings:**

1) 1000 Mon, Tues, Wed, & Friday (Thurs closed 0800-1300)
Initial Finance Briefing - Bldg. 110

Must bring with you Clearing Papers and 4 copies of:

Orders, Amendments(if applicable), DD214 Worksheet, and DA 31 Leave Form

2) 1030 on Final Sign Out day - Final Finance Briefing - Bldg 110

Must bring your Clearing Papers completely filled out and signed off by everyone EXCEPT TRANSITION

Finance - Requesting Advances

Soldier's can request an Advance on Travel Entitlements for themselves and on DITY moves.

You must bring **extra** copies of your: Orders, Amendments(if applicable), and DA 31 Leave Form.

- Travel advances are requested when you attend the Finance Briefing at 1000 Moi Wed & Fri.
- DITY advances can be requested 30 days prior to the start of your leave. Please have a DD 2278 from the Transportation Office.



Finance – Final Paycheck

All NON-Retiring Soldier's will NOT receive a Mid Month Check in the month of separation.

The final paycheck is paid out in 2 installments (80% and 20%)

- 80% - will be released about 10-15 Business Days from DOS.
- 20% - will be released about 15-30 Business Days from DOS.



Finance must wait for system to close out the account before they can release the final 20%.

It is recommended by Finance that All Soldier's verify that any leave taken in the last 12 months has been processed by Finance, so as not to restrict the soldier from taking the maximum amount of Transitional Leave



QUESTIONS



Installation Retention Office

SFC Sonnefield

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Welcome to Your RC Orientation Briefing



Purpose

Today's Topics:

- Military Service Obligations
- Ready Reserve Requirements
- Ready Reserve Benefits
- Selected Reserve Options
- Selected Reserve Incentives
- Transition Counseling

Military Service Obligations

Statutory – Requires one to maintain 8 years of military status.

Contractual – Requires one to remain in a military status for a specific time.

Ready Reserve – Requires one to remain in an active Selected Reserve unit or Individual Ready Reserve control group.

Enlisted and commissioned Soldiers who fulfilled their Active Army contractual obligation, but have not fulfilled their military statutory obligation must fulfill the remainder as a Ready Reserve obligation.

Ready Reserve Requirements

The Ready Reserve consists of Soldiers assigned to active drilling Selected Reserve units and Individual Ready Reserve control groups available for mobilization.

- Selected Reserve units perform a minimum of 48 scheduled inactive duty training assemblies and 14 days of annual training each year.
- Individual Ready Reserve control groups perform annual training, and attend Soldier Readiness Processing and occupational skill refresher training.

Ready Reserve Benefits

To receive benefits, members must be in an active status. Selected Reservists maintain the benefits, while Individual Ready Reservists are only entitled when called-up for training or mobilization.

- **Pay compensation**
- **Medical & Dental coverage** (TRICARE Reserve Select)
- **Access to military facilities and activities** (lodging, PX's commissaries, recreation centers, MWR facilities, etc...)
- **Serviceman's Group Life Insurance** (Soldier and family)
- **Education benefits** (tuition assistance and professional development activities)
- **Uniformed Services Employment & Reemployment Rights**
- **Retirement pay**

Selected Reserve Options

Eligible Soldiers affiliating with active drilling Army Reserve (AR) or Army National Guard (NG) units can contract for the below options.

- **Try One Program** offers 1 year contractual obligations (for Soldiers that have completed their MSO)
- **Military Service Obligation Reduction** (Up to 2 years)
- **Stabilization** (Up to 2 years)
- **Drill Sergeant Program** offers USAR assignment to a DS unit
- **Military Intelligence Program** (MIAD-AR and MIRIP-NG) offers assignment to geographically displaced Soldiers in select occupational skills
- **AMEDD** offers assignment to geographically displaced officers in critical wartime specialties
- **State OCS Program** offers Soldiers an additional
- **MOS Reclassification available (If Qualified)**

Selected Reserve Incentives

Eligible Soldiers affiliating with active drilling Army Reserve (AR) or Army National Guard (NG) units can contract for the below incentives.

- **Affiliation Bonus** offers up to \$10,000 (Suspended)
- **Prior Service Enlistment Bonus** offers up to \$10,000
- **MGIB 2X4** offers full basic education assistance
- **MGIB SEL RES** offers full basic education assistance
- **MGIB Kicker** offers a monthly stipend (up to \$350) in addition to a Soldiers MGIB
- **Student Loan Repayment** provides Government repayment up to \$10,000 of qualified education loans
- **Post 911 GIBILL** does not effect Reserve Component Service

FOR OFFICIAL USE ONLY

CONTACT NUMBERS

We are located in building 340 on the corner of third street and avenue E. Right beside the Pool.

**POC: MSG Floyd (760) 380-5250 AKO
daniel.r.floyd@us.army.mil**

Units Serviced: 1 /11th ACR, 2 /11th ACR, RHHT, & RSS 11th ACR

Units Serviced: NTC Support BDE / Op's Group/ MP's / MEDAAC

**Reserve Component Career Counseling is Mandatory for Enlisted and Officers Service members prior to transitioning out of the military
Per AR 601-280 Chapter 7.**

5/27/17

FOR OFFICIAL USE ONLY

Call and make your appointment ASAP!



Transition Questionnaire

1. What is your reason for Leaving the Army?

2. Within reason, What options or incentives would make you stay with the team?

3. What plans do you have to further your education?

4. What will you major in?

5. What are your plans for employment?

6. What is your estimated salary?

Thank you for your service!



Questions?